

What is Claimed:

1. A method or processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction serial number assigned thereto, the transaction serial number recorded in a point of sale data processing and storage system and recorded on a receipt issued to the consumer, the method comprising the steps of:
 - (a) providing a designated site connected to a computer information network and accessible by the consumer;
 - (b) receiving the rebate claim on the designated site, the rebate claim comprising (i) at least one transaction serial number corresponding to a qualified transaction, and (ii) identifying information corresponding to the consumer;
 - (c) storing as a stored data record the at least one transaction serial number and the identifying information corresponding to the consumer;
 - (d) receiving an electronic file transfer from the data processing and storage system, the electronic file transfer including at least one purchase data record comprising at least (i) the transaction serial number corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;
 - (e) associating each stored data record with a corresponding purchase data record having an identical transaction serial number;
 - (f) processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and

(g) transferring to the consumer the value of the rebate offers claimed.

2. The method of claim 1 wherein step (a) comprises providing the designated site accessible by the consumer through one of: a computer connected to the computer information network; a computerized telephone answering system connected to the designated site and accessible by calling a designated telephone number with a telephone; or a combination thereof.

3. The method of claim 1 wherein receiving the rebate claim on the designated site instep (b) comprises receiving a rebate claim entered by one of: the consumer via access to the designate site through a personal computer connected to the computer information network; the consumer via access to the designated site through a computer located at a retail establishment and connected to the computer information network; the consumer via access to the designated site through a touch tone telephone; a fulfillment administrator from information transcribed from a rebate claim submitted by the consumer in a paper format; or a combination thereof.

4. The method of claim 1 wherein step (g) comprises transferring the cash value of the rebates to the consumer in the form of a check.

5. The method of claim 1 wherein step (g) comprises transferring the cash value of the rebates to the consumer in the form of one of: (i) a credit to a smart card, (ii) a credit to a bank account or to a credit card, or (iii) a certificate for redemption at a participating member of a retail network.

6. The method of claim 1 wherein receiving the rebate claim on the designated site in step (b) comprises receiving information entered by the consumer during access to the designated site, (b) further comprising, while the consumer has access to the designated site, interactively prompting the consumer to choose whether to proceed to step (f) immediately or to delay performing step (f) until one of: a future instruction by the consumer to proceed, or expiration of a qualifying time period.

7. The method of claim 6 wherein in step (b) the consumer chooses to delay step (f) until expiration of the qualifying time period and in which steps (b) and (c) are repeated before expiration of the qualifying time period, subsequent step (b) comprising receiving on the designated site additional transaction serial numbers of additional qualified transaction, and subsequent step (c) comprising modifying the stored data record to include the additional transaction serial numbers

8. The method of claim 7 wherein subsequent step (b) comprises receiving only a portion of the identifying formation received in a prior step (b) and identifying, based on the portion of identifying information received, the consumer from the stored data record stored in a prior step (c).

9. The method claim 7 wherein in step (b) the consumer chooses to wait until the end of the qualifying time period, and in which steps (f) and (g) are performed after expiration of the qualifying time period.

10. The method of claim 1 further comprising the step of:
(h) compiling a marketing record for each consumer, the marketing record comprising the identifying information about the consumer and one or more

consumer purchasing preferences derived from the purchase data records of the qualified transactions for which corresponding transaction serial numbers were received in step (a), the method further comprising providing the marketing record to a marketing agent.

11. The method of claim 1 wherein the consumer purchased the one or more designated products using a smart card, the smart card having a computerized data storage means having stored as computerized data thereon a smart card number and the transaction serial number, in which

step (b) comprises receiving on the designated site the rebate claim entered by the consumer using a smart card reader to automatically download the card number and the stored transaction serial number from the smart card into a card reader, the card number comprising the identifying information; and

step (g) comprises transferring the cash value of the rebate claim to the consumer by crediting the smart card.

12. The method of claim 1 wherein the computer information network is a global computer information network.

13. A method for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers each having a value, each consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction serial number assigned. thereto, the transaction serial number recorded in a point-of-sale data processing and storage system and recorded on a receipt issued to each consumer, the method comprising the steps of:

(a) providing a designated site connected to a computer information network and accessible to the plurality of consumers;

(b) receiving a plurality of rebate claims on the designated site, each rebate claim comprising (i) at least one transaction serial number corresponding to one or more qualified transactions, and (ii) identifying information corresponding to the consumer, at least one rebate claim having been entered by a fulfillment administrator from information transcribed from a rebate claim submitted by the consumer in a paper format, and at least one rebate claim entered by one of: the consumer via access to the designated site through a personal computer connected to the global computer information network, the consumer via access to the designated site through a computer located at a retail establishment and connected to the global computer information network, or the consumer via access to the designated site through a touch tone telephone;

(c) storing a plurality of stored data records, each stored data record comprising the identifying information corresponding to one consumer, and at least one transaction serial number related to a rebate claim from that consumer;

(d) receiving an electronic file transfer from the data processing and storage system, the electronic file transfer comprising a plurality of purchase data records, each purchase data record comprising at least (i) a transaction serial number corresponding to a qualified transaction in which at least one designated product was purchased by a consumer, and (ii) an identification of each designated product purchased by the consumer in the qualified transaction;

(e) associating each stored data record with a corresponding purchase data record having an identical transaction serial number;

(f) processing each stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and

(g) transferring to each of the plurality of consumers the value of the

rebate offers claimed by the consumer.

14. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the method comprising:

(a) processing in a point-of-sale data processing and storage system at least one qualified transaction by at least one consumer, each qualified transaction comprising a purchase by the consumer of one or more designated products;

(b) assigning each qualified transaction a transaction serial number, recording the transaction serial number in the point-of-sale data processing and storage system, recording the transaction serial number on a receipt, and issuing the receipt to the consumer;

(c) providing to the consumer access information corresponding to a designated site connected to a computer information network an agreeing to provide a rebate to the consumer for entering one or more rebate claims at the designated site, each rebate claim comprising (i) at least one transaction serial number corresponding a qualified transaction, and (ii) identifying information corresponding to the consumer;

(d) providing an electronic file transfer from the data processing and storage system to the designated site, the electronic file transfer including at least one purchase data record comprising at least (i) the transaction serial number corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(e) providing the value of the rebate claim to the consumer, after the transaction serial number in a rebate claim entered on the designated site has been matched to the transaction serial number in the purchase data record and the rebate

claim has been validated.

15. The method of claim 14 wherein step (a) further comprises issuing the receipt to the consumer having thereon a dedicated accounting of the one or more designated products having rebate offers purchased by the consumer in the qualified transaction.

16. The method of claim 15 wherein step (a) further comprises issuing the consumer a primary receipt and a secondary receipt, the secondary receipt consisting essentially of: (i) a record of the transaction serial number of the qualified transaction and a dedicated accounting of only designated products having rebate offers, and (ii) the primary receipt comprises an accounting of all purchases by the consumer in the qualified transaction.

17. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the method comprising the steps of:

(a) recording in a point-of-sale data processing and storage system a purchase of one or more designated products in one or more qualified transactions, assigning a corresponding transaction serial number to each qualified transaction, and issuing to the consumer a receipt for each transaction, each receipt having the corresponding transaction serial number recorded thereon;

(b) providing a designated site connected to a computer information network and accessible by the consumer;

(c) receiving the rebate claim on a designated site, the rebate claim comprising (i) at least one transaction serial number corresponding to one or more qualified transactions, and (ii) identifying information corresponding to the consumer;

(d) storing as a stored data record the at least one transaction serial number in association with the identifying information;

(e) electronically transferring a file from the data processing and storage system, the file including at least one purchase data record comprising at least (i) the transaction serial number corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;

(f) associating each transaction serial number in the stored data record with a purchase data record having an identical transaction serial number,

(g) processing the purchase data record and the associated stored data record to validate the rebate claim, and

(h) transferring to the consumer the value of the rebate offers claimed.

18. A method for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, the method comprising the steps of:

(a) the plurality of consumers each purchasing one or more designated products from a participating member of a retail network on one or more transaction dates during a qualifying time period in one or more qualified transactions, each qualified transaction recorded by a point-of-sale data processing and storage system and having a corresponding transaction serial number recorded on a receipt issued to each consumer;

(b) at least a first consumer (i) accessing a designated site of a global

computer information network, the designated site being administered by a fulfillment administrator, (ii) the first consumer making a rebate claim by entering and transmitting to the designated site personal information about the one consumer and at least one transaction serial number corresponding to at least one qualified transaction, and (iii) the fulfillment administrator storing as a stored data record the personal information and the at least one transaction serial number transmitted by the one consumer;

(c) at least a second consumer (i) making a paper rebate claim by providing in a paper format personal information and at least one transaction serial number corresponding to at least one qualified transaction, (ii) the second consumer mailing the paper rebate claim to a fulfillment administrator, (iii) the fulfillment administrator accessing the designated site of the global computer information network, (iv) the fulfillment administrator entering and transmitting to the designated site the second consumer's personal information and the at least one transaction serial number corresponding to the second consumer's at least one qualified transaction, and (v) the fulfillment administrator storing as a stored data record the personal information and the transaction serial numbers transmitted by the second consumer;

(d) the fulfillment administrator receiving an electronic file transfer from the point-of-sale data processing and storage system, the electronic file transfer comprising a plurality of purchase data records, each purchase data record comprising a list of products purchased, a transaction date, and a corresponding transaction serial number for a qualified transaction in which at least one designated product was purchased by a consumer;

(e) the fulfillment administrator (i) associating each stored data record to a corresponding purchase data record containing an identical transaction serial number, (ii) processing each stored data record and purchase data record associated

therewith to validate each rebate claim, and (iii) optionally, checking for fraud; and

(f) the fulfillment administrator transferring to each of the plurality of consumers the value of the rebate offers claimed by the consumer.

19. The method of claim 18 wherein:

step (a) comprises at least a third consumer purchasing said at least one designated product using a designated card sponsored by the retail network and having a card number, the designated card comprising one of: a credit card having a corresponding credit account, a debit card having a corresponding bank or debit account, or a smart card having computerized data storage means;

step (d) comprises the fulfillment administrator receiving in the electronic file transfer at least one transaction data record comprising the designated card number and the corresponding transaction serial number for the qualified transaction in which the designated product was purchased by the third consumer using the designated card, the fulfillment administrator already having on file a stored data record comprising personal information about the third consumer indexed by the designated card number;

prior to step (e), the method further comprises (dl) the fulfillment administrator associating the transaction data record with the corresponding stored data record for the designated card number and updating the stored data record to include the transaction serial number; and

step (f) includes the fulfillment administrator transferring the cash value of the rebate claims to consumer by crediting one of: the corresponding credit account, the corresponding bank or debit account, or the smart card computerized data storage means

20. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers, each rebate offer comprising an offer to provide value in return for a purchase of a designated product, the consumer having purchased one or more of the designated products in a qualified transaction from a participating member of a retail network using a designated card having a card number and comprising one of: a credit card, a debit card, or a smart card, each qualified transaction recorded by a point-of-sale data processing and storage system and assigned a corresponding transaction serial number, the method comprising the steps of:

- (a) receiving from the point-of-sale data processing and storage system an electronic file transfer of a purchase data record comprising at least (i) the transaction serial number, (ii) the designated card number, and (iii) a list of products purchased by the consumer;
- (b) associating the purchase data record with a corresponding stored data record comprising personal information about the consumer and the designated card number;
- (c) processing the purchase data record and corresponding stored data record to validate the rebate claim; and
- (d) crediting the designated card with the value of the rebate offers claimed.

21. The method of claim, 20 wherein step (b) comprises updating the stored data record by adding the transaction serial number to the stored data record.

22. A method for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a

value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction serial number assigned thereto, the transaction serial number recorded in a point-of-sale data processing and storage system and recorded on a receipt issued to the consumer, the method comprising the steps of:

- (a) providing an interactive computerized telephone processing system accessible to the consumer by calling a predetermined telephone number;
- (b) receiving the rebate claim via the interactive computerized telephone processing system, the rebate claim comprising (i) at least one transaction serial number corresponding a qualified transaction, and (ii) identifying information corresponding to the consumer;
- (c) storing as a stored data record the at least one transaction serial number and the identifying information corresponding to the consumer;
- (d) receiving an electronic file transfer from the data processing and storage system, the electronic file transfer including at least one purchase data record comprising at least (i) the transaction serial number corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;
- (e) associating each stored data record with a corresponding purchase data record having an identical transaction serial number;
- (f) processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and
- (g) transferring to the consumer the value of the rebate offers claimed.

23. A system for processing a plurality of product marketing rebate claims submitted by a plurality of consumers in satisfaction of a plurality of rebate offers, each rebate offer comprising an offer to provide a value in return for a purchase of a designated product, each consumer having purchased one or more designated products from a participating member of a retail network in a qualified transaction, the system comprising:

a point-of-sale data processing and storage system adapted to process purchases by consumers and to assign each qualified transaction with a transaction serial number;

a receipt issued to each consumer by the point-of-sale data processing and storage system, each receipt comprising a record of the transaction serial number;

means for receiving a rebate claim data in an electronic format from the plurality of consumers, the rebate claim data for each consumer comprising at least one transaction serial number and a consumer identifier;

at least one electronic data storage and receiving device connected to the designated site for storing the rebate claim data as a stored data record and for receiving and storing an electronic file transferred from the point-of-sale data processing and storage system, the electronic file comprising a purchase data record for each qualified transaction, each purchase data record including the transaction serial number;

at least one data processor connected to said electronic data storage and receiving device for associating each stored data record with a corresponding purchase data record containing an identical transaction serial number, for processing each stored data record and corresponding purchase data record to validate each rebate claim, and optionally, for checking each validated rebate claim or fraud; and

a transfer device for transferring the value of the rebate claim to each consumer,

24. The system of claim 2 wherein the means for receiving the rebate claim data in an electronic format comprises one of: a designated site connected to a global computerized information network and accessible to the consumer through the global computerized information network, or an interactive computerized telephone processing system accessible to the consumer at a designated telephone number.

25. The system of claim 24 further comprising at least one computer usable by the consumer to access the designated site on the global information network.

26. The system of claim 25 wherein the computer usable by the consumer is located at one of: the residence of the consumer, the place of employment of the consumer, or an establishment operated by the participating member.

27. The system of claim 3 further comprising at least one telephone usable by the consumer to access the designated site on the global computer information network, the designated site adapted to receive the rebate claim data as provided by the consumer over the telephone.

28. The system of claim 23 wherein the transfer device comprises a check adapted to be mailed to the consumer.

29. The system of claim. 23 wherein the transfer device comprises:
a smart card having computer readable storage means adapted to store computerized information in the form of at least one of debits and credits having cash value, and

a card writer capable of storing information in the computer readable storage means in the form of credit having cash value.

30. The system of claim 23 further comprising:

a paper rebate claim that provides the rebate claim data in a paper format;

the paper form processor capable of receiving the rebate claim data in the paper format, converting the rebate claim data in the paper format into rebate claim data in an electronic format, and transmitting the rebate claim data in the electronic format to the designated site.

31. The system of claim 30 wherein the paper rebate claim comprises a paper form adapted for recording personal information about the consumer and one or more serial numbers.

32. The system of claim 30 wherein the transaction serial number on the receipt issued to each consumer by the point-of-sale data processing and storage system is encoded in the form of a barcode on the receipt, and the rebate claim data in the paper format comprises one of: the receipt, or a copy of the receipt, the system further comprising:

a barcode scanner usable by the paper form processor to scan the barcode on the receipt or on the copy of the receipt and to convert rebate claim data in the paper format into rebate claim data in an electronic format.

33. A computer program product comprising at least one program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform the method steps for processing a product marketing rebate claim submitted by a consumer in satisfaction of one or more rebate offers each having a value, the consumer having purchased one or more designated products in one or more qualified transactions, each qualified transaction having a transaction serial number assigned thereto, the transaction serial number recorded in a point of sale data processing and storage system and recorded on a receipt issued to the

consumer, the method steps comprising:

- (a) providing a designated site connected to a computer information network and accessible by the consumer;
- (b) receiving the rebate claim on the designated site, the rebate claim comprising (i) at least one transaction serial number corresponding to a qualified transaction, and (ii) identifying information corresponding to the consumer;
- (c) storing as a stored data record the at least one transaction serial number and the identifying information corresponding to the consumer;
- (d) receiving an electronic file transfer from the data processing and storage system, the electronic file transfer including at least one purchase data record comprising at least (i) the transaction serial number corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;
- (e) associating each stored data record with a corresponding purchase data record having an identical transaction serial number;
- (f) processing the stored data record and the corresponding purchase data record associated therewith to validate the rebate claim; and
- (g) processing a transfer to the consumer of the value of the rebate offers claimed.

34. The program storage device of claim 33 wherein step (g) comprises processing a transfer to the consumer in the form of one of: a check, a credit to a smart card, a credit to a bank account or to a credit card, or a certificate for redemption at a participating member of a retail network.

35. A method for processing a product marketing rebate claim

submitted by a consumer in satisfaction of at least one rebate offer comprising a promise to transfer value to the consumer in exchange for, the consumer purchasing at least one designated product, the consumer having purchased the at least one designated product in at least one qualified transaction, each qualified transaction having a transaction serial number assigned thereto, the transaction serial number recorded in a point-of-sale data processing and storage system and provided to the consumer, the method comprising the steps of:

- (a) receiving from the consumer the rebate claim comprising (i) at least one transaction serial number corresponding to a qualified transaction, and (ii) identifying information corresponding to the consumer;
- (b) storing in a computer memo as a stored data record the at least one transaction serial number and the identifying information corresponding to the consumer;
- (c) receiving and storing in a computer memory an electronic file from the data processing and storage system, the electronic file including at least one purchase data record comprising at least (i) the transaction serial number corresponding to the qualified transaction in which the at least one designated product was purchased by the consumer, and (ii) an identification of each designated product purchased by the consumer;
- (d) associating each stored data record with a corresponding purchase data record having an identical transaction serial number;
- (e) processing the stored data record and the corresponding purchase data record associated therewith to validate each rebate claim; and
- (f) transferring to the consumer the value corresponding to each rebate offer claimed.

36. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) by an electronic submission via access to a designated site of a computer information network or by an e mail submission.

37. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) by telephone.

38. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) in a paper submission delivered by a postal service.

39. The method according to claim 35 wherein the rebate claim is received from the consumer in step (a) via the use of a designated card having a card number and comprising one of: a credit card, a debit card, or a smart card, wherein the identifying information corresponding to the consumer is the card number. 39.

40. The method according to claim 35 wherein the value transferred to the consumer in step (d) comprises one of: cash value or a predetermined article of manufacture.